Exhibit 1

(on department letterhead)

Date

Name Address City, State, Zip

RE: (account description/number)

Dear ____;

Please be advised that your payment of \$(amount), that was due on (date), has not been received by our office. Your account is now past due. Payment of the past due amount of \$(amount), along with your current payment of \$(amount) [if applicable], must be forwarded to my attention by (date).

If you have any questions regarding this account, please contact me immediately at (phone).

Thank you for your prompt attention to this matter.

Sincerely,

Name Title